

## Interview Summary

Application No.

09/134,451

Applicant(s)

Graff

Examiner

Nicholas D. Rosen

Group Art Unit

2764



All participants (applicant, applicant's representative, PTO personnel):

(1) Nicholas D. Rosen

(3) \_\_\_\_\_

(2) Peter Trzyna

(4) \_\_\_\_\_

Date of Interview Mar 10, 2000

Type: ☒ Telephonic ☐ Personal (copy is given to ☐ applicant ☐ applicant's representative).

Exhibit shown or demonstration conducted: ☐ Yes ☒ No. If yes, brief description:

Agreement ☐ was reached. ☒ was not reached.

Claim(s) discussed: 32, 38, 48, 58, 68, 92, 97, and 98

Identification of prior art discussed:

Description of the general nature of what was agreed to if an agreement was reached, or any other comments:

Examiner Rosen called to notify Mr. Trzyna of a 112(2) problem in claim 38 and its dependents. This was overcome by amending claim 32. Rosen also raised questions concerning the patentability of claims 92, 97, & 98 in view of the prior art technique of stripping bonds to create zero coupon bonds and streams of interest coupons. Mr. Trzyna argued that these claims were similar to claims 22, 28, and 29 in parent patent 5,802,501, and, after consulting with the inventor, also argued that stripping bonds did not involve the same kind of temporal decomposition as these claims in the instant application. In a later interview, on April 7, 2000, Mr. Trzyna called in response to a voicemail message suggesting that claims 97 and 98 might be canceled to avoid final rejection. Examiner Rosen said that claims 97 and 98 would read on prior art techniques of bond-stripping to create zero coupon bonds. Mr. Trzyna, who was away from his office, said that he would look at the claims, consult his client, and call back.

(A fuller description, if necessary, and a copy of the amendments, if available, which the examiner agreed would render the claims allowable must be attached. Also, where no copy of the amendments which would render the claims allowable is available, a summary thereof must be attached.)

1. ☒ It is not necessary for applicant to provide a separate record of the substance of the interview.

Unless the paragraph above has been checked to indicate to the contrary, A FORMAL WRITTEN RESPONSE TO THE LAST OFFICE ACTION IS NOT WAIVED AND MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a response to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW.

2. ☐ Since the Examiner's interview summary above (including any attachments) reflects a complete response to each of the objections, rejections and requirements that may be present in the last Office action, and since the claims are now allowable, this completed form is considered to fulfill the response requirements of the last Office action. Applicant is not relieved from providing a separate record of the interview unless box 1 above is also checked.

Examiner Note: You must sign and stamp this form unless it is an attachment to a signed Office action.